The Fraternal Age

and THE FRATERNAL FIELD

February 1956

Entered as second-class matter August 21, 1924, at the post office at Rochester, New York, under the Act of March 3, 1879. Walter Basye, Publisher, Terminal Bldg., 65 Broad Street, Rochester 14, N. Y.

Published Monthly: Volume XXXII: Number 7

More than 115,000 JUVENILES

enjoy the
advantages of
ROYAL NEIGHBOR
fraternal
life insurance

ADULT AND JUVENILE
INSURANCE IN FORCE
$426,317,871

ADMITTED ASSETS
$152,490,455

Royal Neighbors OF AMERICA

Supreme Office Rock Island, Illinois

A BANNER YEAR

The 1955 figures are in . . . a total of more than $90,000,000 in new life protection . . . a gain of nearly eight and a quarter million dollars over 1954 . . . largest increase in seven years . . . twenty-nine states exceeded 1954 records.

Woodmen of the World is financially the strongest fraternal benefit society in the world . . . gross assets have passed the $200,000,000 mark . . . the Society has more than $588,000,000 insurance in force protecting its membership of more than 438,000 men and boys . . . members have received nearly one-half billion dollars in benefits.

Looking Forward to Another Successful Year

FRATERNITY • PROTECTION • SERVICE • SINCE 1890

World's Financially Strongest Fraternal Benefit Society

WOODMEN OF THE WORLD

LIFE INSURANCE SOCIETY

Omaha, Nebraska

HOME OFFICE: INSURANCE BLDG., 1708 Farnam St.

HOWARD M. LUNDGREN, *President*
MAX B. HURT, *Executive Vice-President*
J. R. SIMS, *Secretary*
JOHN N. COCHRAN, *Treasurer*

We're Building on Solid Sales

A.A.L. Agent Harlan W. Scheibe, of Wichita, Kan., has no lapses—100% persistency—on 250 contracts written in the last two years. Average: $4500. Total: $1.2 million.

Of 182 A.A.L. agents with $150,000 or more paid business in 1954 and in 1955 (National Quality Award requirements), 82 have 95% persistency or better; 166—all but 16—meet the qualification of 90% persistency.

First year lapse on all our 1954 business was below 7.5%. More than 93% of our business written in 1954 and '55 was in force on January 1, 1956.

In 1954 the A.A.L. ranked 50th in ordinary life insurance in force. In rate of gain we were 34th. In percent of gain among the top 50, we were 5th.

Aid Association for Lutherans

LEGAL RESERVE LIFE INSURANCE

THE

Unity Life and Accident Insurance Association

SYRACUSE, NEW YORK

FIFTY-TWO YEARS OF DEPENABLE SERVICE

1903 - 1956

"An Insurance Policy for Every Member of the Family"

E. R. DEMING, President

L. J. BAYLEY, Vice-President and Secretary

The Fraternal Age
and THE FRATERNAL FIELD
MONTHLY NATIONAL JOURNAL OF THE FRATERNAL BENEFIT SYSTEM OF LIFE INSURANCE SOCIETIES

55th Annual Session New York State Congress

MEETING in 55th annual session, the meeting of the New York State Fraternal Congress was one of the largest and best in many years. It was held at Hotel Astor, New York City, on Thursday, February 9th. President this year was Mrs. Judy I. Hubble, Modern Woodmen of America, who presided with poise and charm.

Following the custom of recent years, the forenoon session was a Field Workers Round Table. Chairman and Moderator was Sydney G. Harnett, State Manager of the M.W.A. Many of the managers and representatives discussed various features of modern field work in the fraternal system.

Thrilled by Dr. McCloskey

Important event of the meeting was the luncheon session, held in the East Ballroom which adjoins the College Room on the eighth floor where the convention was held. Mrs. Hubble presided, and after the Pledge of Allegiance the National Anthem was led by Mrs. Ella Perkins, of the Woodmen Circle.

Presidents of several neighboring state congresses were introduced: Joseph J. Porta, Pennsylvania; George W. Mercer, New Jersey, and J. Lewis Martin, Maryland and District of Columbia.

Featured speaker at the luncheon was Dr. Mark A. McCloskey, Chairman of the State Youth Commission of New York, who thrilled the audience with his discussion of youth problems and guidance.

Dr. McCloskey is well qualified to handle the subject. He was born in New York City in 1891, graduated from Princeton University, class of 1918, was a student at Columbia University and a graduate of the New York School of Social Work in 1922. He is a Trustee of Vassar College and a member of the Advisory Committee to the Politics Department of Princeton University, besides being Chairman of the New York State Youth Commission.

Additional facts about Dr. McCloskey indicate a background for the splendid speech he gave. At the close of the First World War, he was employed by the American Red Cross in its Veteran's Program, was Associate Head Worker of the Hudson Guild, a settlement house on the Chelsea waterfront from 1920 to 1936. He was Director of the National Youth Administration for New York City from 1936 to 1938 and Director of the Bureau of Community Education for New York City's Board of Education for the past 17 years. He is a veteran of the first World War and in the second World War was Director of the Office of Community War Services in the Federal Security Agency. He is the holder of the Presidential Medal for Merit. During the war, he was a member of the Joint Army and Navy Committee on Welfare and Recreation in the Armed Forces. He was a member of the President's Committee on Welfare in the Armed Forces.

Distinguished Leaders Listed

The afternoon business session was featured by distinguished fraternal leaders, the program listing W. Cable Jackson, Director of Modern Woodmen of America; Miss Agnes E. Koob, Supreme President of the Woman's Benefit Association and Past President of the National Fraternal Congress, and Howard M. Lundgren, President of the Woodmen of the World Life Insurance Society.

In her Presidential Report, Mrs. Hubble recalled that when she was elected President a year ago she realized the great responsibility. She remembered a prayer which was offered during the installation ceremony, as follows: "O God grant me the serenity to accept the things I cannot change, courage to change the things I can, and the wisdom to know the difference."

"This has been my spiritual guide while administering the duties of my office," she said.

Mrs. Hubble stated that upon invitation she had attended the state congresses of New Jersey, Pennsylvania, Indiana, New England and Maryland.

Legislation

"1955 was one of the busiest years in legislation that we have had for many years," reported Mrs. Hubble. "I do not propose to discuss the bills individually or the proposed code as that will be done by the Chairman of the Legislative Committee. However the officers and members have worked closely with the legislative committee, giving every possible assistance when we were called upon. We feel much was accomplished by our united efforts.

"Mr. William E. Burke, Vice-President of this Congress, was appointed Chairman of the Fraternal Week Committee. He arranged a meeting with Governor Averill Harriman to sign the Fraternal Week proclamation. We were fortunate to have a fine delegation go to Albany to meet the Governor. He extended to us a most cordial greeting. The pictures made there, together with the proclamation, appeared in several newspapers, as well as the Fraternal Age and the Fraternal Monitor. I want to thank Mr. Burke for the fine job he did on the fraternal week program."

Mrs. Hubble reported that the Croatian Fraternal Union of America had joined the Congress since the last meeting.

To Those Who Co-operated

For their wonderful support throughout the year, President Hubble expressed her appreciation to the other officers and members of the Executive Committee. "Because it was a busy year legislative-wise, I had to call on them many times. I was overwhelmed by their every-ready response."

She gave special tribute to Secretary-Treasurer Samuel A. Gilbert, Ernest R. Deming, Sr. and L. J. Bayley, saying:

"I want to express my gratitude to our Secretary-Treasurer Sam Gilbert for his support and untiring efforts during my term of office. If we were permitted to hand out Purple Hearts, I would surely hand one to Sam. Certainly he has been wounded, figuratively speaking, several times, outside and beyond the call of duty.

"Also, I want to express my thanks to Mr. E. R. Deming, Sr., and to Mr. L. J. Bayley for their support. Because of their wide experience in this Congress and in legislation, they were invaluable to me. When I called on either of them, they responded without question or fanfare. We are deeply indebted to them for their many services to us. In thanking them for their co-operation

(Continued on page 11)

Officers Elected by New York State Fraternal Congress

Front, left to right: Past President and Director, MRS. JUDY I. HUBBLE, Modern Woodmen of America; Second Vice-President, BERNARD THICKMAN, Woodmen of the World; President, WILLIAM E. BURKE, Knights of Columbus; First Vice-President, NICHOLAS BUBERNAK, Russian Brotherhood Organization; Secretary-Treasurer, SAMUEL A. GILBERT, Independent Order of Foresters.

Rear, from left: Directors HALLARD R. DORSEY, Protected Home Circle; MRS. ELLA PERKINS, Woodmen Circle; WALTER J. LOHR, Polish Union of America; CONSTANCE D. LUTZ, Woman's Benefit Association; ESKILD HAUGLUND, Lutheran Brotherhood.

YOUR TRAINING IS CONTINUOUS

when you're a Modern Woodmen Agent

(Modern Woodmen's Home Office training permits agents to share ideas and experience that they can put to work profitably in the field.)

Men who keep abreast of latest developments in the life insurance industry are the ones who profit most. As a Modern Woodmen agent you keep abreast because your training never stops. Training groups are purposely kept small. In this way you get virtually personal attention from instructors who have mastered every phase of life insurance . . . its principles . . . its uses . . . its applications and sales procedures.

Increased earnings and the opportunity to "get ahead" are built into the future of every Modern Woodmen Agent. If you want a career with a continuous future . . . one that places no limits on the use of your talents . . . there's a place for you at Modern Woodmen.

MODERN WOODMEN OF AMERICA

Life Insurance Since 1883

Home Office Rock Island, Ill.

since 1878

A Track to Run On...

They're hot off the press!

Completely new sales techniques and materials for each of six basic insurance plans, plus programming aids, provide the Maccabees Representative with a new sales "track to run on" . . . helping him to determine the needs of prospects and their families.

Too, The Maccabees has long provided its members with a "track to run on" in the form of organized fraternal, social and service activities to help them toward enjoying a more useful, more purposeful life.

THE MACCABEES

—A LIFE INSURANCE SOCIETY

The Maccabees Building • Detroit 2, Michigan

Offices in principal cities of the United States and Canada

RUMINATIONS OF THE EDITOR

"GOOD FRIDAY is coming and that is the day to plant early potatoes." How often I heard that when a boy! The theory was that on Good Friday the moon was just right to give your planting a good start.

In that part of the country the day was right for planting gardens and oats. Father preempted a patch of ground belonging to the Leavenworth, Kansas and Western Railroad, and he paid a man with two horses, a plow and a harrow to prepare the soil for planting. He was paid fifty cents. People were poor in those days. Our family sat up until late at night, cutting the potato seed so that not more than two eyes would be in one piece. On the next day they were planted.

And such potatoes! They were just potatoes. There were two kinds, some early and some late. Most of them were scabby. And when the plants came up it was the job of a small boy to go into the garden with a hoe. That was pretty hard on a barefoot youngster among the sand burs.

It was not always possible to plant potatoes on Good Friday because of the vagaries of the weather. Here in the Northeast it would be impossible in any year without some snow plowing in advance.

I thought of the above when walking through a super market the other day. There were some potatoes for sale. What distinguished them was that each one was wrapped in fancy tissue paper and they were sold by the pound. Working people were buying them.

This is just one of the features I have seen of "Rapidly Changing America."

I HAVE COMMENTED recently on the aspects of city people moving to the country and driving to their jobs in factories 10 to 30 miles away, on the building of great shopping centers where cow pastures were a year ago, on the building of township consolidated schools with buses picking up the students, on big industrial establishments moving out of the city and on the cities crying in anguish over their destruction. I understand this is going on all over America.

It is certainly a "Rapidly Changing America." These new communities have electricity, water, telephone and most of the other facilities. In my home seven miles out I can reach for the phone at any time of the night and call BAker 6529 and the sheriff's office radios my call to a prowling police car. I have police protection within minutes.

The automobile is responsible for this, and it is certainly changing America. There are drawbacks. The new homes that people buy are smaller than the ones they leave and the taxes are as high or higher.

AS FOR INDUSTRY abandoning the cities, and the efforts of the Regional Plan Association to get industry to reconsider, I was interested in an article in this morning's paper.

The Association announced it had decided to launch a counter-attack on the migration of industries from cities. After quizzing industrial leaders the Association hopes to develop recommendations on what cities can do to retain industry and attract new ones. This is a serious matter, because it suggests that cities will be left as mere shells, taxation value reduced and credit vanishing.

George L. Todd, President of Todd Co., Inc., commented on this. Most of the executives of fraternal benefit societies know the Todd Co., for they have been buying Todd checks and checkwriters for many years.

"Central locations almost inevitably spell being hemmed in," said Mr. Todd. "Few industries like to think of the future holding other than the necessity of growth.

"We are not a large company, but it is my estimate that in the next 10 years we will expand a minimum of 10 million dollars—a more likely figure would be 15 millions—for new plant and facilities. In three major city locations we are very definitely 'downtown.' In Rochester, though not downtown, we are completely hemmed in."

Mr. Todd continued: "To the extent that these capital expenditures will go to new plant, it is almost certain that suburban areas will be sought as opposed to metropolitan. We recognize the substantial advantages to downtown locations, but feel the advantages of outside locations far outweigh these. In the main, they are:

"Greater convenience for employes, by virtue of ease of access and greater ease of parking.

"Lower land cost, making it feasible to anticipate expansion needs.

"Greater convenience and flexibility in the matter of sending and receiving shipments," he concluded.

THUS WE SEE, the automobile is changing industry. Since most employes drive to work, they must be considered. Expansion must be considered. America is changing.

Has this changing affected fraternal benefit societies? We have heard about the automobile, motion picture and radio making it difficult to hold lodge meetings, but has fraternalism been standing still?

Not long ago I heard a speaker state, "The world changes but fraternalism goes on forever." That is true. The urge for human beings to be friendly, neighborly and co-operative will go on forever.

It must have been 20 years ago when I heard Daniel P. Markey, who was Supreme Commander of The Maccabees, declare at a meeting of presidents: "I am tired of hearing about the 'good old days of fraternalism.' In those good old days the mass initiations, the great parades, the log rollings and the picnics were all arranged. Even at that time they were talking about the 'good old days'. We must adjust ourselves to changing times."

That was the thought of one of the great leaders of the Fraternal System.

While fraternalism goes on forever, has the fraternal benefit system changed? Is it different from the days of planting scabby potatoes on Good Friday and the fancy potatoes wrapped in tissue paper?

As for the meetings, I will let each reader answer for himself. Some may be discouraged, but the meetings are available today for whatever the members may care to make them.

IN THOSE DAYS mentioned, the fraternal benefit societies were operated to provide cheap insurance. Millions of people were members, at one time exceeding commercial life insurance policyholders.

The chief purpose of the A.O.U.W. when organized in 1868 was to provide "an insurance policy" to protect widows and orphans. This was accomplished by post-mortem assessments, collecting the funds from living members after a member died. This plan was followed by the societies, large and small, for many years until Old Man Mortality caught up with them. It was said by the commercial competitors, "You have to die to win."

Then the changes began. A movement was started for "adequate rates," meaning the collection of sufficient money in advance to pay death claims. That resulted in reserve funds, although inadequate for the purpose. However, it was a step in ever-changing times.

The fraternal leaders of those days also had visions of service to members and beneficiaries. The Maccabees introduced the total and permanent disability clause. It was copied by L. G. Fouse, President at that time of the Provident Mutual Life, of Philadelphia, and before long it had spread among the whole life insurance industry. The Maccabees have made a success of the clause, but many of the companies mishandled it and came to grief.

Rapidly Changing America also brought a new outlook to fraternal leaders, and in 1886 they organized the National Fraternal Congress. The first move of the Congress was to seek legislation and supervision. The legislatures and insurance departments responded. The next was the adoption in 1909 by the Congress of the National Fraternal Congress Table of Mortality. Then the Mobile Bill; then the New York Conference Bill and, finally the perfected Uniform Bill adopted at Toronto last year.

Meanwhile the fraternal benefit societies carried on a reform movement which resulted in all going on the legal reserve basis of operation. They achieved that by conscientious endeavor from within. Today the societies operate as strongly and as safely as any other life insurance institution.

Another move in these changing times concerns juvenile insurance. For a long time the only insurance written on children was industrial insurance by the companies operating on that plan. The amounts were limited because the prevailing thought was that parents would murder their children for the insurance if the amounts were too high.

In 1915 the National Fraternal Congress approved "whole family protection," which meant the inclusion of juvenile insurance. Laws were enacted but it was difficult to get legislation authorizing any larger amounts than those in the industrial policies.

Finally, the fraternal societies brought pressure that resulted in legislation favorable to educational endowments and permanent juvenile insurance. The societies promoted the idea and it spread. The commercial companies again seized what the fraternals introduced, and today the insurance of children is big business.

The fraternities have not neglected this field, and in many the writing of junior applications exceeds the adult business.

AMERICA IS ALWAYS CHANGING, at times rapidly. It never stands still.

Has the fraternal benefit system kept pace? Your answer depends upon whether you long for the "good old days" or whether you recognize the necessity for advancing with the times.

It is my opinion that the fraternal system has changed. It has been here a long time. It has reconstructed and improved itself. It may lag behind in some particulars. It may not sell potatoes wrapped in tissue paper but its benefits cannot be surpassed.

1957 Convention in Los Angeles

THE 1957 convention of the National Fraternal Congress will be held in Los Angeles, Cal., states a bulletin from the Congress office in Chicago.

The bulletin says: "Following the 69th annual meeting of the National Fraternal Congress of America in Toronto, Ontario, in September of 1955, the Executive Committee authorized Mr. Louis E. Probst, Vice-President, to select the site and headquarters for the 71st annual meeting in 1957.

"Mr. Probst carefully considered all of the various invitations from cities and hotels and in order that your society may not only make plans to have a large delegation in attendance but also that you may make arrangements for any meetings of your own society on dates which will not conflict, Mr. Probst is pleased at this time to make the following announcement:

"71st annual meeting, National Fraternal Congress of America, Hotel Statler, Los Angeles, Cal., September 23-25, 1957."

On only one occasion has the Congress met on the Pacific Coast. That was in 1941 when Alex. O. Benz was President and presided at the San Francisco meeting.

The 1956 convention will be held in Cleveland, with George H. Crowns presiding.

State Field Directors Named

MICHIGAN has been divided into two separate territories for field work in the Woman's Benefit Association. State Field Director Ethel M. Hayford is retiring after serving the Association with distinction and has a fine record of achievement to her credit.

Two outstanding district managers have received promotions. Mrs. Hazel E. Sautter becomes State Field Director for Southern Michigan, and Mrs. Belle Micin Colombino takes over as State Field Director of Northern Michigan.

Mrs. Ina Karlstad, who has served as district manager in Nebraska, has been appointed State Field Director.

Modernization Program

THE Croatian Fraternal Union of America, Pittsburgh, has completed an extensive modernization program at the Society's Children's Home in Des Plaines, Ill. There are over two score children at the home, and the 106,000 members take pardonable pride in the knowledge that they collectively support such a great humanitarian idea.

WOODMEN OF THE WORLD

W O W HOME OFFICE DENVER, COLO.

GIANT OF THE WEST

To meet the higher cost of living, we have recently revised our commission schedule in order that our field representatives may be better compensated. We have excellent territory in the nine Western States from which you may select your territory and build a future with security and plenty. We have a full portfolio of Legal Reserve Life Contracts. Your inquiry is invited and will be treated confidentially.

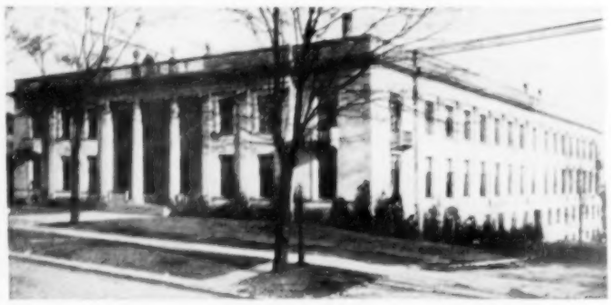
Life Insurance Benefits Paid Since 1890

OVER $118,000,000

ALAN BROWN, ***President***

Home Office Bldg. DENVER, COLORADO

THE WOMAN'S BENEFIT ASSOCIATION



Offers Matchless Plans of Protection with Each Expertly Formulated to Afford the Maximum of Security to Individuals in Every Age Group.

Since Organization this Fraternal Insurance Society has paid out in Benefits more than $91,000,000.

AGNES E. KOOB
Supreme President

DOROTHY H. NEEDHAM
Supreme Secretary

W.B.A. HEADQUARTERS, PORT HURON, MICH.

Founded October 1, 1892

NATIONAL COUNCIL
Junior Order United American Mechanics

A Patriotic All-American Fraternity founded in 1853 . . . Offering a real fraternal package of Americanism, fellowship and the best in modern legal reserve protection to the entire family . . . Insurance department established 1893.

Excellent territory available for full or part time representatives.

OTTO F. HAINES
President

CLYDE F. WILMETH
Secretary

Home Office:

3025-27-29 North Broad Street

PHILADELPHIA 32, PA.

"SPECIAL PLANS" for GLEANER LIFE

Gleaner Life has "Special Plans" these days—contracts which sizzle with sales appeal. Low-cost Preferred Risk, Family Income, and T. D. P.*, are attractively packaged for today's fraternalist.

Service has been the keynote during Gleaner's sixty-one year history. Service is the continued aim of the Society with "Special Plans."

Gleaner Life Insurance Society

DETROIT 2, MICHIGAN

*Triple Duty Plan

Officers Named by Catholic Order of Foresters

AT THE January, 1956, meeting of the High Court of the Catholic Order of Foresters, George H. Crowns was elevated from the office of High Secretary to that of High Chief Ranger, to replace the late and beloved Thomas R. Heaney. At the same meeting Hugh Young, Vice High Chief Ranger, was elected High Secretary, the office vacated by Mr. Crowns, effective February 1st. These two fraternal leaders have given the C.O.F. distinguished service for many years and are prominent and active in the fraternal system. The news printed here is of great interest to leaders of most of the fraternal benefit societies of the United States and Canada.

High Chief Ranger

GEORGE H. CROWNS

High Secretary

HUGH YOUNG

Career of Mr. Crowns

Following in the footsteps of Thomas H. Cannon and Mr. Heaney, the new High Chief Ranger is well qualified for leadership. He is a graduate of Marquette Law School, Milwaukee, Wis., receiving his L.L.B. Degree in June, 1915, and was admitted to practice in the State and Federal Courts of Wisconsin early in 1916.

Mr. Crowns practiced law from 1916 continuously until 1944, with the exception of 26 months in military service during World War I. He had overseas duty from 1917 to 1919.

He was elected County Judge of Kewaunee County, Wisconsin, in 1925, having County Court jurisdiction, Circuit Court and Juvenile Court jurisdiction. He was re-elected for three additional terms of six years each.

Mr. Crowns has been a member of the Catholic Order of Foresters since 1907. He held the office of Chief Ranger of Court No. 1458, Nekoosa, Wis.; Chief Ranger of Court No. 1084, Kewaunee, Wis., and Financial Secretary of Court No. 1084 from 1922 to 1944.

He was elected State Chief Ranger of the Wisconsin Jurisdiction in June, 1927, which office he held when elected a High Court Trustee in August, 1936. That office he held until he was elected High Secretary in 1944, and which office he held until he was elevated to the High Chief Ranger's position.

High Chief Ranger Crowns is a member of the Catholic Order of Foresters, Knights of Columbus, Holy Name Society, American Legion, Izaak Walton League, Wisconsin Bar Association, Wood County Bar Association, Phi Alpha Delta Legal Fraternity, National Council of Catholic Men, President of the National Fraternal Congress of America and President of the Illinois Fraternal Congress.

Mr. Young's Career

Hugh Young was born in Minneapolis, Minn. He attended the University of Minnesota and was admitted to practice law in Minnesota in 1922.

He has been affiliated with the Catholic Order of Foresters since December, 1922, and has held several offices in Court No. 589 of Minneapolis, including Chief Ranger. In June, 1927, Mr. Young was elected State Secretary of the Minnesota jurisdiction, which office he held until he was elected High Court Trustee in August, 1933. In November, 1952, he was elected Vice High Chief Ranger to replace the late and beloved John E. McCabe, and for the past several years he has been the Director of Organization in the High Court office.

Mr. Young has been very active in juvenile work and was instrumental in organizing and instituting the Boys' Camp at Anoka, Minnesota. He acts as Manager-Director of this Boy's Camp. His recreational hobbies are bowling and golf.

Mr. Young is Past President of the Minnesota Fraternal Congress and Past President of the Fraternal Youth Counselors of the National Fraternal Congress of America.

Woodmen of the World Record

WOODMEN OF THE WORLD Life Insurance Society in 1955 enjoyed its largest increase in seven years in new life insurance protection, Howard M. Lundgren, President of the Society, announced.

A total of $90,075,536 of new life protection was written last year. This was a gain of $8,210,375 over 1954. The net gain for the year was more than $18,000,000.

Mr. Lundgren said 29 states exceeded their 1954 records.

The Society's membership at the close of 1955 was 438,000 with more than $588,000,000 in insurance in force. It has paid in death losses, disability benefits, refunds and cash withdrawals more than $479,000,000.

Financially the strongest fraternal benefit organization in existence, the Woodmen has gross assets amounting to more than $200,000,000.

Alabama wrote the largest amount of new insurance in 1955, $6,975,000. The best gain was reported by Louisiana. The state turned in $6,233,651 in 1955, nearly $2,000,000 more than was written there in 1954.

President Lundgren views 1956 as a big year for the Society—possibly even bigger than 1955.

"We look confidently to 1956 with anticipation of continued growth," Mr. Lundgren said. "We look for another gain not only in insurance in force, but in the Society's fraternal activities."

The other eight states which made the "top ten" during 1955, with the amount of new insurance in force and the state managers:

Georgia, $6,314,634, H. C. Fabian, Atlanta; North Carolina, $6,286,578, Nick T. Newberry, Charlotte; South Florida territory, $5,223,988, W. H. Martin, Miami; South Carolina, $3,860,186, W. Lewis Spearman, Columbia; Southeast Texas territory, $3,748,908, Roy W. Martin, Houston; North Florida territory, $3,522,267, R. E. Vance, Tallahassee; Southwest Texas territory, $3,359,642, R. N. Dossmann, San Antonio; East Kentucky territory, $2,996,607, J. B. Blalock, Louisville.

December was a fitting climax to the year, with 2,561 applications written for $6,082,178 of protection—more than $2,000,000 than was written during the same month in 1954.

Final reports on the Do-It-Yourself Drive conducted by the Field Force from October 3rd to December 17th showed that 8,487 applications were written for $19,515,682 of life protection.

The Society was organized in 1890 in Omaha, Neb. It has maintained headquarters in Omaha since that date.

Scholarships at Valparaiso

FIVE $1,600 scholarships to Valparaiso (Indiana) University are granted annually by the Aid Association for Lutherans, Appleton, Wis. Winners receive $400 a year toward tuition for four years.

Deadline for 1956 A.A.L. Valpo scholarship applications is March 1st. Each applicant must have a letter of recommendation sent by his A.A.L. district representative to the Valpo scholarship committee.

Applicants must be high school seniors who are insured members of the AAL. Awards are made by Valparaiso officials on the basis of character, need, academic standing, and potential contribution to the Church.

Valparaiso is America's largest Lutheran university, with colleges of arts-sciences, law, and engineering.

The A.A.L. Valpo scholarships are part of a broad annual scholarship program sponsored by the Aid Association for Lutherans. Each year the Society assists 60 to 65 top qualified young men and women studying to become pastors, teachers, or lay leaders in the Lutheran Church. Other participating schools are five seminaries and three teachers colleges of Synodical Conference Lutheran church bodies.

National Bowling Tourney

THE 10th National Bowling Tournament of the Slovak Catholic Sokol will be held in Cleveland, Ohio, on the weekend of April 14th and 15th.

Headquarters of the Society are at Passaic, N. J., where Secretary Joseph G. Prusa is in charge.

The Cleveland committee, headed by Steve "Gang" Knotek, is now making final preparations for alleys, hotel reservations, etc.

The men's teams will roll their games on the Playhouse Square drives while the ladies will use the Linz Superior lanes. The reason for this is that many leagues and tournaments are in progress in Cleveland and there are just not enough alleys available in one establishment to conduct both the men's and women's tournaments.

Both of these places are very close to the hotels and to the Twenty Grand Alleys where the Slovak Bowling Congress will hold its tournament on weekends from April 7th to May 20th.

Diamond Jubilee Campaign

FROM 1881 to 1956 is 75 years and the Catholic Knights of St. George, Pittsburgh, is going to celebrate, according to Supreme President John Eibeck and Supreme Secretary Joseph J. Porta. A celebration will be held when the Society holds its convention in Pittsburgh, June 3rd to 5th. Also, the event will be observed at the St. George Home at Wellsburg, W. Va., in April. There will be a Diamond Jubilee Membership Campaign from January 1st to December 31st this year.

Royal League Housewarming

ELABORATE PLANS have been made for the Royal League Housewarming at the new headquarters in Berwyn, Ill., a suburb of Chicago. It will be held on February 18th. A special feature will be the installation of king, queen, princes and princesses—eight in all—who sponsored the greatest number of applications from September 1st to December 31st. There will be special awards for the juniors.

Halloween Youth Parades

MORE than 126,500 children participated in the 339 Halloween Youth Parades co-sponsored by Modern Woodmen of America in 1955. In the first year, 1950, the project attracted 22,000 participants in 72 communities.

The Fraternal Age

and THE FRATERNAL FIELD

MONTHLY NATIONAL JOURNAL OF THE FRATERNAL BENEFIT SYSTEM OF LIFE INSURANCE SOCIETIES

Published Monthly at

TERMINAL BLDG., 65 BROAD STREET

ROCHESTER 14, NEW YORK

TWO DOLLARS A YEAR

TWENTY CENTS A COPY

Except for the National Fraternal Congress edition which is THIRTY CENTS A COPY

WALTER BASYE

Editor and Publisher

Don't Forget the Foundation

INDOCTRINATION SCHOOLS at home offices are the fashion of the day in fraternal field work. Men and women in the field are designated and invited to come in groups to study. They put in full days and some nights to absorb the training which experts give them. Of course, before the students return home, there is a dinner and other entertainment. One society advertises "Your training is continuous," meaning that with competent supervision and aid in the field the field workers are in a position to be steadily successful.

Salesmanship is taught by those who have demonstrated that they have been successful with the rate book in the field. The various steps in a life insurance solicitation are outlined. These include finding prospects, keeping prospect files, the approach, the presentation, closing and all of the other points valuable in a sales effort.

Features of the certificate contracts are reviewed, so that the representative learns the things which a life insurance policy will do for an applicant and the beneficiary. The competition is not neglected; those in attendance gain a good idea of what they may meet in a competitive case. In this part of the school the effort is to make the salesmen well informed life insurance men and women.

A particular advantage of the home office schools is that the field workers learn how their applications are processed and the certificates issued. They see and meet the office personnel and how they work. Thy listen to addresses by the heads of the departments who explain the why and wherefore of each step. With this information the representative can visualize what happens to each application he mails, learn the advantage of a complete medical examination and a prompt inspection report. Instead of the home office being a far-away address, it becomes his headquarters.

Another feature is the history and record of the society. The head officers of the organization describe these, and some inspirational ideas are expounded.

We have never attended one of these schools, but from reading and hearing about them we visualize them as described above. They are a far advance from the days when a new man was handed a rate book and told to go to it.

There is one important thing which we wonder is emphasized, and that is the foundation of fraternal life insurance. When the fraternal benefit societies started they based their operation on the very fundamental of all life insurance—the joining together to mutually share the benefits and mutually assume the responsibility. We refer to the open contract, which is mutuality in its purest form. Considering that life insurance requires the participation of many people pooling their rate payments, there is mutuality in all whether commercial or fraternal. But the joining together in an association is the foundation. Legal reserve funds are a necessity in all, but the stronger factor is responsibility under representative form of government. It is the factor of strength in crisis, such as depression, war or epidemic. During the depression of the thirties the fraternal societies improved and strengthened themselves because they possessd this foundation feature.

"My Insurance Man"

WHEREVER WE GO we hear people talking about "my doctor," "my lawyer," "my grocer," "my haberdasher," "my banker," and now and then "my insurance man." And if the representative is a woman, she could be included, or he or she could be called "my insurance agent."

We are presenting this subject because we hear so often about the fraternal field representative who writes an application and never comes back. We understand that some commercial life agents are guilty also. They look up a prospect, make a sale and depart for new prospects. They overlook the fact that once a sale is made and gives satisfaction, another sale is easier.

The grocer or the automobile man depends on repeat sales in order to make a living. He is cultivating the field right at his door. The professional man is ready to give new service.

It is one of the mysteries of the life insurance business that salesmen do not come back. If they were defrauding their customers there might be some reason. But a life insurance contract is a satisfaction to the insured for his entire life. His life situation may change, due to more income or more dependents, and it would be logical for him to buy more of the same.

The field representative does not need to press for an application each time he calls, but by keeping in contact he is the available salesman when more insurance is needed. It may be possible to build a good income upon one-time sales, but the really successful man or woman in the field builds a clientele on repeat sales. By giving service regularly he becomes known to many as "my fraternal insurance agent."

High Pressure

IN SOME OF THE TALKS on fraternal salesmanship we have heard speakers strongly against high pressure. Of course each sales effort requires some pressure, but the speakers emphasized "low pressure." They had a good point in deprecating the method used by some in bludgeoning the prospect into a sale, or overselling, or leaving a bad impression. Persistency in life insurance is only achieved through satisfaction. The applicant should really want the protection when he signs the application.

But we came across another angle of this subject the other day. The commentator discussed the case of a man reaching retirement age. It was an actual case. The man looked over his life insurance policies and became bitter about the salesmen. His words were about like this, omitting the profanity: "Why didn't they sell me some insurance? Why didn't they high-pressure me?" In other words, his life insurance estate was inadequate for his situation in life. Accustomed to good living, he entered retirement in this inflation era with insufficient funds. As a result, he hates the insurance salesmen who sold him, and he wonders why these namby-pamby salesmen didn't force adequate insurance down his throat.

The commentator went further and discussed the case of a widow. Her husband had been a good provider, more than a provider—they lived extravagently, having most of the comforts and luxuries that modern life affords. He was a successful business man and very popular. Like many others in his category, he died in his fifties, leaving a widow with probably 20 years to go. His life insurance did not cover the funeral expenses and the mortgage. The commentator asks, "Why didn't those life insurance men use high pressure?" They would have prevented a widow's tears, misery, and having to go to work.

Your editor has a complaint on this subject. We carry many fraternal life insurance certificates. When we signed the applications, we took what was offered. What do you think they offered? One thousand dollars, which is about the same as one thousand peanuts these days. Only one suggested a $5,000 application. We took it. Our complaint is that if those field representatives had offered more we would have more protection today.

The fraternal salesmen who go about selling $250 certificates of membership are not doing anything constructive for the fraternal system. They may excuse themselves with the thought they are increasing the membership, but the fraternal system was founded originally for the protection of widows and orphans. The fraternal salesmen offering $1,000 certificates today are softies who are afraid to talk God's language to persons who have dependents.

A survey made recently in this county (Monroe, N. Y.) showed that the average wage of workers in factories, stores and offices was $87.50 a week. That means, excluding new adolescents, porters, errand boys and girls, the wage earners old enough and competent are receiving over $5,000 a year. They are the people who have responsibilities—maintenance of homes and dependents who need education. No wonder the fraternal system does not equal its responsibility when $1,000 certificates are offered. And some salesmen walk away without coming back each year to add another thousand dollars.

America's Health Improving

A NEWS RELEASE has been received at this office which concerns health and longevity. We cannot detect its sponsor—whether the 95% of the bread makers of America or the organized free-enterprise medical profession, but the figures of increasing health and longer life are in line with other statistics we have seen.

"America continues on the march to better health and longer life," says the handout. "Figures recently made available by public health officials and other agencies show not only that Americans live longer, but also that many of the killers of former years are gradually being vanquished."

A table shows the death rate per 100,000 from a number of diseases and how it has decreased between 1940 and 1954:

	1954	1940
Tuberculosis	10.5	45.9
Pneumonia	25.2	70.3
Diseases of pregnancy	1.3	6.7
Dysentery	0.3	1.9
Scarlet Fever	0.1	0.5
Diphtheria	0.1	1.1

"As late as 1944, infant mortality was 39.8 for every thousand live births. By 1954 it dropped to 26.6, a reduction of 33%. During the same period, maternal mortality dropped from 22.8 for every 10,000 live births to 5.3, a reduction of almost 77%."

A plug has been put in for B vitamin, niacin, in the daily diet. Because of this the deaths from pellagra dropped from 2,123 to 135.

One of the important factors bringing about this better state of nutrition has been the enrichment of white bread with three B vitamins—thiamine, riboflavin, and niacin—and with iron, says the release. "Bread is one of the few foods eaten by everyone, daily, and practically at every meal. Since 1941, when enriched bread became available commercially on a national scale, medical men and public health officers have credited it with supplying America with a goodly portion of the vitamins and minerals needed to stamp out deficiency diseases and to improve general health. Today, probably 95% of all white bread sold commercially in the United States is enriched bread."

It is an anomaly that better health and increasing longevity require more life insurance. It is obivous that old-age endowments are needed more and in larger amounts, but the protection of dependents is an increasing factor among healthy people raising the birth rate.

New York Congress

(Continued from page 5)

I know that I am expressing the sentiments of all of you in the New York Congress."

Mrs. Hubble closed her report by thanking the editors of The Fraternal Monitor and The Fraternal Age. "Without them to sing our praises, our good deeds would surely be lost in the forest. May God watch over them and keep them in good health, is my earnest prayer."

Officers Elected

Other reports to the business session included: Credentials, Bernard Thickman; Secretary-Treasurer, Samuel A. Gilbert; Auditing, Veda Harris; Luncheon, Janet Riehl; Legislation, Ernest R. Deming, Sr.; Resolutions, Walter J. Lohr.

Past President Leland J. Bayley, Unity Life and Accident, was Chairman of the Nominating Committee, assisted by Past Presidents J. E. Long, Woodmen of the World, and Clyde F. Wilmeth, Junior Order United American Mechanics.

Mr. Bayley submitted the following slate which was elected:

President — William E. Burke, Knights of Columbus.

First Vice-President — Nicholas Bubernak, Russian Brotherhood Organization of the U.S.A.

Second Vice-President — Bernard Thickman, Woodmen of the World Life Insurance Society.

Secretary-Treasurer — Samuel A. Gilbert, Independent Order of Foresters.

Executive Committee

Judy I. Hubble, Modern Woodmen of America.

Eskild Hauglund, Lutheran Brotherhood.

Walter J. Lohr, Polish Union of America.

Ella Perkins, Supreme Forest Woodmen Circle.

Hallard R. Dorsey, Protected Home Circle.

Constance D. Lutz, Woman's Benefit Association.

Julius November, United Commercial Travelers.

The officers were installed by Luke E. Hart, Supreme Knight of the Knights of Columbus and Past President of the National Fraternal Congress.

The veteran Warren D. Benedict, Modern Woodmen of America, was reelected Legislative Consultant and Adviser. His distinguished services in legislation for the Congress covered a long period in the past.

Challenge to Leadership

In an address on "A Challenge to Fraternal Leadership," W. Cable Jackson, Director of Modern Woodmen of America, listed the far reaching and significant changes that have occurred in the fraternal system. "The trend has been apparent to a marked degree during the last 10 years. It will become more apparent during the next five years," he said. He was discussing field work and the necessity for trained salesmen.

Discussing the changes in American life, Mr. Jackson added: "A well done initiatory service at the local level and by local talent suffers most unfavorably with acting well done over TV by professional artists and on New York stages. Let's be realistic enough to recognize these facts and what their effect has been on local lodges and their activity and their attendance."

He also stated: "Life insurance and a life insurance certificate or policy has always been an integral part of the fraternal package. It still is and it will always be such. Not until the last decade, however, have we realized its importance. Not until the last 10 years have fraternal managements recognized or admitted that it is a most important part of that package. As more and more managements have come to recognize these truths, more and more thought has been given to ways and means to merchandise effectively the sale of life insurance."

What is the result of effective merchandising? Mr. Jackson said: "Those fraternal benefit societies today and over the last five to 10 years, which have shown the greatest growth in members have done so largely by training their representatives in the knowledge and art of selling life insurance. These men and women become specialists with a most convincing message which is carried to prospective new members and satisfactory results follow."

Is this unfraternal? Mr. Jackson commented: "I make these observations at the cost of being considered unfraternal about providing food and shelter and clothing for the widow and children of a deceased member. Every ritual of any fraternal benefit society which I have ever read or seen exemplified, stresses the responsibility of the husband and father to make provision for his family in event of his death—likewise these rituals teach how men and women banded together in a common cause to dispel want and suffering are practicing true fraternity."

Must add new members. Mr. Jackson emphasized this, saying: "If we are to grow and maintain the enviable position we have gained over the last 50 years, continue to add new members to our several organizations. Failure to do this will inevitably sound the death knell of fraternal benefit societies."

Value of training. Mr. Jackson emphasized: "Those fraternal societies who over the past decade have made the greatest growth membership-wise—started 10 years or more ago to train their field workers in the fundamentals of life insurance and the fundamentals of selling. A look at the production records of some of the larger fraternals should be convincing proof of the value of training. Without mentioning names I cite the case of three of the larger fraternals whose production records of the past few years have been most satisfactory. One of them is now the leader in the fraternal field in the amount of insurance in force—another has the greatest amount of assets of any of the fraternals—another is rapidly forging to the front—another of the older and larger one has reversed the losses of membership and insurance in force to substantial gains in both areas. Each of these has been engaged in an intelligent and aggressive training plan for their field workers. . . ."

The Challenge

"The challenge is clear," concluded Mr. Jackson. "There have been far reaching changes taking place in our business, brought about by the changing economy and social life of America. New problems have been presented to us by the change from the assessment plan of operation to the legal reserve plan—such has brought problems we didn't have before. Principally the problem of teaching our people the fundamentals of life insurance and the need for sales training. Let us be realistic enough to recognize these things and then equally important let's start doing something about them. Those of us who have been moving in the right direction over the last 10 years have been surprised—even amazed at how eager our fieldwork people are to embrace this new concept and how effectively it supplies the help our intelligent fieldworkers have been wanting for years. Let's accept the challenge, let's meet the issue with no half enthusiasm, let's lead the way to success for the most important members of our team, our field force, without who, no scores will be made; let's resolve here and now to be the kind of fraternal leaders who have built our institutions in the past and carried them forward to the present—let's accept the challenge and point the way to a success which will dwarf our accomplishments of the past—opportunity calls—let our answer be clear and unmistakable—let us accept the challenge.

Junior Director Cora F. Phillips Retires

PRESIDENT Joseph Spencer announced at Sharon, Pa., on February 1st that Mrs. Cora F. Phillips, who became associated with the Protected Home Circle in the capacity of Junior Director on January 1, 1930, resigned her position effective April 1, 1956.

Mrs. Phillips came with the Society at the time the Junior Department was organized, following the biennial meeting of the Supreme Circle at Niagara Falls in June, 1929, and has had charge of the activities of the junior circles since that time. She wrote the ritual which is used by the junior circles and conducted the institution of the circles in the various districts of the Order. She has had charge of many junior graduations and there have been 15,580 juniors promoted to the adult department in addition to the 27,267 members remaining in the Junior Department as of December 31, 1955.

Born on the Eastern Shore of Maryland, where she spent her early childhood, she moved with her parents to Eastern Pennsylvania where she completed her high school and business school education. Her first business connection was as secretary to the President of the Atwood Silk Company, of Plymouth, Pa. Her next business connection was Pittsburgh, Pa., where she did secretarial work in the Great Camp Office of The Maccabees.

When war with Germany was declared in 1917 and Josephus Daniels, Secretary of the Navy, appealed to women to enlist in the naval service, Mrs. Phillips was one of the first to respond to the call. On April 12, 1917, she joined the United States Navy as Landsman for Yeomen, retiring at the close of the war as Chief Yeoman—the highest rating attainable by women in the Navy Department during the first World War. Upon the completion of her enlistment she continued with the Government under a Civil Service rating, acting as secretary to the Solicitor of the Navy Department in the Office of the Judge Advocate General.

Mrs. Phillips was with the Government from 1917 to 1926 when she resigned to assist The Maccabees in organizing their Junior Department. She became Junior Director of the Protected Home Circle in January, 1930.

MRS. CORA F. PHILLIPS

Mrs. Phillips twice served as Chairman of the Committee on Junior Membership of the Pennsylvania Fraternal Congress and the National Fraternal Congress of America. It was through the recommendation of Mrs. Phillips that the Protected Home Circle Fraternal Welfare Fund was established.

Mrs. Phillips has for many years displayed a keen interest in all phases of fraternal work and has also been vitally interested in church, civic and social activities, being a member of the Central Christian Church of Sharon, the local Quota Club, Order of the Eastern Star, Esther Chapter No. 5, Washington, D. C., the National Yeomen F. and U.S.S. Jacob Jones Post No. 2 of the American Legion of Washington, D. C. In 1914 and 1915, as Chairman of her legislative district, she took an active part in the woman's suffrage campaign. Mrs. Phillips will remain in the community and continue her local civic and social interests.

In an editorial headed "An Earned Rest," the Sharon Daily Herald paid tribute to Mrs. Phillips, saying in part:

"For 26 years, Mrs. Phillips has directed that part of the PHC program which dealt with the children of its members and other youngsters who wished to join in constructive, stimulating training course which aided their social development, self-confidence and the ability to think and act for themselves. They also were taught to enjoy and respect the fraternal work and goals of the Protected Home Circle, but many parents of the boys and girls in PHC Junior groups felt this was incidental to their children's training in good citizenship.

DEGREE OF HONOR Protective Association

Degree of Honor Building St. Paul 2, Minnesota

A Truly FRATERNAL Organization

EDUCATIONAL FRATERNAL
SOCIAL BENEFICIAL

Modern legal reserve Life Insurance and Retirement Income Policies

Relief and Fraternal Service Fund for aid to aged and needy members

Educational Loans available to young members

THE 1954 ANNUAL STATEMENT SHOWS:

Insurance in force	$77,899,055
Total membership	115,265
Assets	$29,456,514
Surplus and voluntary reserves	$ 7,270,085
Dividends to members in 1954	$ 119,676
Benefits paid since 1894	$24,119,787

Licensed in Twenty-One States.

Mrs. Edna E. Dugan
National President

Mrs. Clara B. Bender
National Secretary

HARRY S. TRESSEL & ASSOCIATES
CERTIFIED PUBLIC ACCOUNTANTS AND ACTUARIES
10 S. LaSalle Street, Chicago 3, Ill.

Harry S. Tressel, M.C.A. Laddie Miler
M. Wolfman, F.S.A. Wm. P. Kelly
N. A. Moscovitch, A.S.A. E. K. Green
Michael Kazakoff

FRanklin 2-4020

CLARENCE L. ALFORD
CONSULTING ACTUARY
Specializing in Fraternal Work
Third National Bank Building
NASHVILLE, TENN.

FRANK M. SPEAKMAN
CONSULTING ACTUARY
Associate
E. P. HIGGINS
THE BOURSE PHILADELPHIA

TAYLOR AND TAYLOR
CONSULTING ACTUARIES
814 American Building
CEDAR RAPIDS, IOWA
Harmon R. Taylor
Robert H. Taylor

Western Catholic Union

Organized 1877

Seventy-nine years of real fraternal and life insurance service. CSO rates at 2½% interest assumption.
Field men and women wanted for Illinois, Missouri and Iowa. Salary and liberal commission. Apply
W.C.U. Bldg., Quincy, Ill.

NATIONAL MUTUAL BENEFIT

Legal Reserve Life Insurance

Excellent territory now available for full or part time agents in Wisconsin, Minnesota, Iowa, and Illinois.

INSURANCE BUILDING
119 MONONA AVENUE
MADISON 1, WISCONSIN

COMPLETE PROTECTION IS

Mighty Important

Do YOU have it?

Have you provided for those you'll leave behind? What would a sudden accident or illness do to your income and savings? When your income ceases will you have enough to continue your particular way of life?

Over sixty-five years ago our society was formed to provide life protection for women and girls. Later we added accident and hospitalization coverage so that our members can enjoy "tailor-made" protection in any eventuality.

For women and girls

We can offer the ideal protection program to YOU, too. See how . . . soon!

Assets over $52,500,000

Supreme Forest
WOODMEN CIRCLE
OMAHA, NEBRASKA
Founded 1891

FLORENCE HOLDEN JENSEN
National President

LOUISE PATRICK
National Secretary

Photograph taken at Meeting of General Agents of the Knights of Columbus, St. Louis, January 13-15. Front row, left to right: C. VINCENT HEADY, State Deputy of Missouri; LUKE E. HART, Supreme Knight; JOSEPH F. RICHTER, Director of Agency Department; HAROLD J. LAMBOLEY, Supreme Advocate; HAROLD FARRINGTON, New Haven, Conn., and JOHN J. NEILLY, Florida.

Behind Mr. Richter, THOS. J. CALIHAN, Assistant Director; behind Mr. Lamboley, WILLARD MURRAY, Assistant Director.

Knights of Columbus Agents Meet

THE Knights of Columbus held the annual meeting of its General and Special Supervising Agents at the Jefferson Hotel, St. Louis, Mo., January 19 through 21. Agents from all over the United States and Canada attended this annual conference.

The reports showed that slightly over $111 Million of written and paid for business for the year 1955 exceeded the goal established at the beginning of the year by 11%. Of this amount, over $94¼ Million was officially recorded, policy contracts issued, and councils billed for collections made by the agents. This amount of recorded business exceeded the goal set for the year 1955 by over $4¼ Million and exceeded recorded business for 1954 by $26 Million, equal to 38%.

Luke E. Hart, Supreme Knight of the Order, was the principal opening and closing speaker and made the plaque and cash prize awards. The general meeting was conducted by Mr. J. F. Richter, Director of Agents. Other Supreme Officers were present to talk on special subjects and discussion panels were conducted by General Agents. The wives of the agents were guests at a luncheon in their honor.

Plans were presented to the agents for the writing of $130 Million of paid for business during 1956.

Knights of Columbus insurance in force has reached a total of $550 Million and the Society has approximately $110 Million in assets.

A.A.L. Directors Re-elected

THE RECENT election held in branches of the Aid Association for Lutherans in which members voted directly on candidates for directors, the following incumbents were re-elected out of a field of six: Walter L. Rugland, Appleton, Wis.; Henry Kahnert, St. Paul, Minn.; O. C. Rentner, Appleton, Wis., and Rev. E. F. Engelbert, Baltimore, Md.

Their terms are for four years. Many fine election meetings of the branches were reported to the home office, showing good attendance. This year 127 more branches reported their election meeting, and 7,245 more votes were cast than a year ago.

William Penn's New Field Force

THE RECENT 23rd Verhovay National Convention and the more recent special meeting of the new William Penn (Rakoczi-Verhovay) Board of Directors brought, among other things, important changes in the promotional and organizational plans and methods of the William Penn Fraternal Association.

Beginning January 1, 1956, the promotion and organization of the society will be headed by the Field Manager, a position created by the latest convention and responsible to the Board of Directors. The Field Manager will direct the promotion of new business and will select, train, direct and supervise the activities of the field men.

Top aids to the Field Manager will be the four field supervisors. As was so in the past, they will no longer personally manage any branches but will devote their time selecting, training, directing and supervising all field personnel, including the part time managers, who in turn will benefit greatly from this new setup.

The Field Manager is Elmer Charles, who has been the Field Assistant to the National President in Pittsburgh since 1953.

The four field supervisors are Joseph Toma, New York City; Frank J. Wukovits, South Bend, Ind.; Gabriel Nameth, Youngstown, Ohio, and Gus G. Nagy, Springdale, Pa.

The district managers, who are part of the full time force in the field, will have the management of the larger branches, their full time assignments giving them the opportunity to work to the best advantage.

Certainly much of the success of the new promotional and organizational program will hinge on the part-time echelon, those branch managers who are performing their duties as extra-curricular services for society and for branch. Every assurance is given these men that they shall receive the full support of the field supervisors and the Field Manager.

A brief reintroduction of the Field Manager and the field supervisors follows:

Elmer Charles, the new Field Manager, was the Field Assistant to the National President from April 1, 1953, until the election to his new position. Earlier he was Supervisor of Field II, a position he assumed on July 15, 1950, when he came to the home office for full time work. As manager of Branch 296, Springdale, Pa., Mr. Charles performed an outstanding service, enrolled a record number of new members for the branch ,and achieved a popular leadership of wide recognition.

Joseph Toma, New York City, is a veteran field worker with more than 15 years service in branch and field. A little more than a year ago he received the plaudits of his branch, Branch 48, for faithful service and a fine record. He holds the Illustrious Citation and Gold Medal of the Association and is a Fraternal Insurance Counsellor. Mr. Toma has been branch manager, district manager, now is field supervisor.

Frank J. Wukovits, as Manager of Branch 132, South Bend., Ind., is the one chiefly responsible for the rapid growth in membership of that branch. With approximately 15 years service to the Association, Mr. Wukovits holds one of the finest member-getting records in the society. He, too, rose gradually to his present position. Before joining the field force, he was a supervisor with the John Hancock Mutual Life Insurance Co.

Gabriel Nameth was a member of Branch 296 when he was appointed district manager for Youngstown, Ohio, on January 1, 1951, where he managed Branches 108; 364 and 514. He had resigned his position as life underwriter for the Colonial Life Insurance Company to accept this full time job. He performed his duties so well that in time he was promoted to Field Supervisor, a position which he is fulfilling quite well.

Gus G. Nagy became Field Supervisor May 1, 1953, as successor to Elmer Charles. Formerly with the John Hancock Mutual Life Insurance Company and one of its best agents, Mr. Nagy has continued his good record with the society. As a member of former Branch 395 of McKeesport, Pa., he held almost every office in that branch, thus came to the Association primed in its fraternal aspects.

Miss Mitchell Mourned by Many

MISS FLORENCE MITCHELL, Supreme Receiver (Treasurer) of Royal Neighbors of America, passed away at noon on Thursday, January 26, at St. Anthony's Hospital in Rock Island, Ill. She was taken to the hospital on the preceding Tuesday after she suffered a heart attack at her home in Rock Island.

For 15 years Miss Mitchell served as a district, state and national officer of Royal Neighbors of America. She had filled the office of Supreme Receiver since June 1, 1954, with her headquarters at the Supreme Office in Rock Island.

MISS FLORENCE MITCHELL

Prior to becoming Supreme Receiver Miss Mitchell was the Indiana State Supervisor of the Society and resided in Indianapolis. She filled this post for almost a year-and-a-half. During the period from 1932 through 1952 Miss Mitchell served for 12 years as a district deputy in Wisconsin where she entered the field work of the Society.

She had been a member of Royal Neighbors of America for 24 years and at the time of her death was affiliated with the Royal Neighbor camp in Lafayette, Ind. Miss Mitchell was a member of the Christian Science church in Kansas City, Mo.

A native of Hamburg, Iowa, Miss Mitchell was born on October 9, 1895. She received her early education in Iowa and was graduated from high school and attended business college in Ottawa, Kan. For the last 26 years she had made her home with a close friend, Mrs. Ella Rexwinkel, former Wisconsin State Supervisor.

Funeral services were held in Rock Island on Saturday, January 28, with Arnold L. Hauerwas, past first reader of the First Church of Christ Scientist, Rock Island, officiating. Associate Royal Neighbor supreme officers, other fraternal leaders and employes of the Society's office paid a final tribute.

The Knights of Columbus

NEW RECORDS

NEW ALL-TIME HIGHS IN ALL PHASES OF THE SOCIETY'S PROGRAM, MEMBERSHIP, INSURANCE WRITTEN AND RECORDED, INSURANCE IN FORCE, NUMBER OF MEMBERS, ASSETS, BENEFITS PAID:

	January 1, 1955	January 1, 1956
MEMBERSHIP	929,996	970,233
INSURANCE MEMBERS	328,875	344,448
ASSOCIATE MEMBERS	601,121	625,785
INSURANCE IN FORCE	$479,155,838	$547,385,374
ASSETS	$102,403,305	$108,012,265
BENEFITS PAID	$111,261,325	$115,487,933

JOSEPH F. LAMB
Supreme Secretary

LUKE E. HART
Supreme Knight

71 MEADOW STREET, NEW HAVEN, CONN.

A.A.L.'s Million Dollar Producers

WILMER P. WERNING, in his first 12 months of life underwriting, and four other Aid Association for Lutherans agents sold over a million dollars of insurance during 1955. A.A.L. new business increased 21.9 percent over 1954, totalling $143,664,517.

Despite limiting its prospects to a small segment of the Lutheran Church, the A.A.L., according to officials, will rank about 30th among North American life insurance institutions in 1955 gain in ordinary insurance in force. The Aid Association for Lutherans is the nation's largest fraternal life insurance society.

Mr. Werning, 36, a former bookkeeper and airport attendant in Cedar Rapids, Iowa, wrote $1,000,500 business. He joined the A.A.L. as a district representative of the Hubert M. Fairchild agency of Cedar Rapids on January 1, 1955. During the year he attended the home office sales training school in Appleton, Wis., and successfully completed the Basic Course of the Fraternal Sales Training correspondence program.

Harold W. Riess, 40, of Indianapolis, with $1,026,300 production, became eligible for life membership in the Million Dollar Round Table by writing over a million for the third consecutive year.

Mr. Riess has been with the Aid Association for Lutherans since February 19, 1952. He has taken the Basic and Intermediate courses at the Purdue Life Institute. He has also successfully completed the Basic and Advanced Fraternal Sales Training programs, qualifying for the designation, Fraternal Insurance Counselor.

Mrs. June L. Park, of Oakland, Cal., sold $1,015,146 of insurance for her second consecutive year as one of the very few women million dollar underwriters. She has been a member of the Leslie S. Stahnke A.A.L. agency of Walnut Creek, Cal., since January 2, 1947. She has the F.I.C. designation. She has also attended the Purdue Basic course and the 1955 Fraternal Institute at Mills College in Oakland.

Wilfred E. Kleine, 35, of Seymour, Ind., led all A.A.L. field representatives in 1955 with $1,131,956 production. Joining the Association on January 15, 1954, he has attended the home office sales training school and completed the Fraternal Sales Training program to qualify for the F.I.C. designation.

Robert H. Grewe, 27, of Valparaiso, Ind., was second high in the A.A.L. with $1,026,500 production. Like Kleine and Riess, he is a member of the Theodore L. Precht agency of Seymour, Ind. Mr. Grewe began his underwriting career on June 16, 1952. He has the F.I.C. designation, and also has studied at Purdue. He took the indoctrination course and the first month of basic session of the long course at the Purdue Life Institute.

Paced by the A.A.L.'s top three producers, Precht agents set a new Aid Association for Lutherans agency production record in 1955. His ten man agency wrote $6,564,017 in Indiana, Kentucky, and Illinois. Affiliated with the A.A.L. since June 1, 1935, Mr. Precht was named a general agent on January 1, 1947.

Named Investment Manager

RICHARD J. PHILLIPS has been named Investment Manager of the William Penn Fraternal Association, Pittsburgh. He is a member of the Board of Directors. The Association has $24,000,000 of assets.

Elected by Woodmen of the World

JAY O. HOLLIS

RICHARD W. ERVIN

JAY O. HOLLIS, Carthage, Miss., has been elected a National Director and Sentry of Woodmen of the World Life Insurance Society, it is announced by Howard M. Lundgren, President.

Richard W. Ervin, Tallahassee, Fla., a Director, has been named to the Board of Auditors of the Society.

This brings the board to its full complement. There had been a vacancy created by the retirement of Farrar Newberry, former President of the Society.

Mr. Hollis, an attorney, has been active locally and nationally in Woodmen of the World for a number of years. He has served his camp as Consul Commander, and in 1949 was elected Head Advisor of the Mississippi Jurisdiction. In 1951 he was a National Representative, and in 1953 served as Head Consul.

At the time of his election to the board, he was a member of the important National Legislative Committee. He holds his Woodmen membership in Camp 648, Carthage. He has practiced law for more than 15 years, is married, and has three children.

Mr. Ervin is Attorney General for the State of Florida. He served as National Sentry since August 16, 1954, and prior to that was National Service Committeeman for several years. A former assistant attorney general, he was also an attorney for the Florida Road Department for many years.

The Florida State Junior Chamber of Commerce named him the outstanding state public official of 1950. He is a member of Woodmen Camp, 2, Tallahasse.

Chicago Agency Leads L.B. Sales

W. P. LANGHAUG, 6525 West North Ave., Chicago, and members of his Lutheran Brotherhood agency were honored February 6th at a dinner at the University Club, Chicago, in recognition of the agency's leadership in 1955 sales for the life insurance Society. The Langhaug Agency, with life insurance sales of nearly $5 million for the year, topped the 59 agencies of the Society in the United States and Canada.

President Carl F. Granrud, of Minneapolis, headed his home office delegation attending the event, which included Vice-President N. K. Neprud; Harold C. Hoel, Superintendent of Agencies; M. J. Emerson, Assistant Superintendent of Agencies; and Gretchen M. Pracht, Editor of the Society's publication, The Lutheran Brotherhood Bond. J.A.O. Preus, of Chicago, Chairman of the Board and former Minnesota Governor, also participated, as did Russell H. Matthias, of Chicago, Vice-President and General Counsel, and Gordon A. Bubolz, of Appleton, Wis., Director.

Mr. Langhaug served Lutheran Brotherhood in Minneapolis and Albert Lea, Minn., before taking over the Chicago agency in 1947.

Lutheran Brotherhood in 1955 had record sales of more than $105 million, according to Mr. Granrud, who predicts further life insurance gains of about 20% for the current year.

In connection with its benevolence program, Mr. Granrud cited Lutheran Brotherhood contributions of over $160,000 for the support of Scouting in the Lutheran Church for the last 20 years. The society also distributes benevolence funds through its local branches in Chicago and elsewhere and furnishes annually 135 scholarships in Lutheran seminaries and Lutheran colleges in this country and Canada.

M.W.A. State Managers Named

PRESIDENT H. L. RUFF, Modern Woodmen of America, has announced the appointment of two new State Managers and one Assistant State Manager, effective January 1st. Dale G. Heath, former Assistant State Manager in Western Ohio, has been named to succeed M. E. Livingston as State Manager of Southern California. Brewer York, Assistant State Manager in Indiana since July 1, 1954, will supervise fieldwork in the southern half of that state. His appointment was announced following the recent division of the state, and E. H. Wilson continues to direct field activities in the northern section. District Manager James E. Harris replaces Mr. Heath as Assistant State Manager in Western Ohio.

Mr. Heath has been associated with Modern Woodmen's agency force since July 1, 1953, when he was appointed district manager in the western section of Ohio. February 1, 1955, he was promoted to Assistant State Manager, a position he held until his recent appointment as State Manager of Southern California.

The new appointee was born in Muncie, Ind., and is a graduate of the Central high school, Columbus, O. He also attended Ohio State university in Columbus for two years. During the Second World War he was associated with the air transport command, and prior to his employment with Modern Woodmen he was with Buckeye Foods, Columbus, in sales and production work.

For the first eleven months of 1955, Mr. Heath ranked fourth among the Society's district managers.

Mr. and Mrs. Heath and their three children plan to locate in the Los Angeles area.

Mr. York joined the Indiana field force as a local agent September 1, 1949. In November of that year he was elevated to district agent, and on May 1, 1950, to district manager. He was named Assistant State Manager of the state July 1, 1954. His appointment as State Manager of the southern section of Indiana came following a division of the territory. State Manager E. H. Wilson, who has served in that capacity since August 1, 1946, will continue to supervise the northern part of the state.

Born in Dexter, Ind., Mr. York was graduated from high school there. Prior to his connection with Modern Woodmen he operated a garage in Magnet, Ind. Since his appointment as district manager he has consistently placed among the top producers. He finished seventeenth in the Century Club in 1951; twelfth in that group in 1952; eleventh in the President's club in 1953, and for the first eleven months of 1955 he ranked fourth in the Century club.

Mr. and Mrs. York and their two children make their home at 1224 Twelfth street, Tell City, Ind.

Dedication of A.O.U.W. New Home

ON Saturday and Sunday, January 21st and 22nd, was held the formal dedication of the new $250,000 home office building of the A.O.U.W. of Minnesota in St. Paul. It is located at 2706 W. Seventh Blvd.

The Order's offices take up the major portion of the second floor of the two-story building. The entire first floor and part of the second floor will be let to tenants when completed.

Plans for the dedication were formulated by members of the building committee, composed of Grand Recorder D. A. Edblom and Directors A. W. Horst and Farrent Thompson.

Preceding the open house, the A.O.U.W. field men held a three-day conference. Winners in the year-end sales contest were announced and prizes awarded.

$3,100 Gift to Children's Home

THE Children's Home of Junior Order United American Mechanics, Lexington, N. Car., had a joyous Christmas. It was the time for receiving gifts and funds raised during the Thanksgiving fund drive throughout the Order. The largest was a check for $3,100, presented by a delegation from the subordinate council at High Point, N. Car., and was the largest in the history of the Home's annual Thanksgiving appeal. Of course there were many gifts for the children.

L'Union Saint-Jean-Baptiste d'Amerique

A Leading, Progressive Fraternal Organization for Americans of French Descent

Home Office: WOONSOCKET, R. I.

J. HENRI GOGUEN, President General — GEORGE FILTEAU, Secretary General

Opportunity

FOR CAREER PEOPLE

If you are interested in making Life Insurance selling your career,

If you want to become a Life Insurance Counsellor instead of a peddler of $1000 policies,

If you want to make more money; then write to

EQUITABLE RESERVE ASSOCIATION

Life Insurance for Men, Women and Children

NEENAH, WISCONSIN

(Good territory open for men or women in Illinois, Michigan, Minnesota and Wisconsin.)

POLISH NATIONAL ALLIANCE OF BROOKLYN, U.S.A.

155 Noble Street — Brooklyn 22, N. Y.

A Leading, Most Progressive Fraternal Insurance Society for Americans of Polish Descent in the Eastern Part of the United States

Excellent territory available for full or part time representatives in Minnesota, Michigan, New Jersey, Connecticut and New York.

CZESLAWA DURSKA, *President* — JOZEF A. GLOWACKI, *Secretary* — EDWARD J. BRACHOCKI, *Treasurer*

Catholic Order of Foresters

1883 — 1956

Seventy-Two Years of Successful Service to Catholic Homes

Fraternal Life Insurance Protection for the Entire Family From Birth to Age Sixty

Branches in 28 States and All the Provinces of Canada

Openings for District Organizers and Full-Time Field Representatives

Total Admitted Assets	$ 59,583,729.31
Combined Insurance in Force	$193,039,522.00
Combined Membership	176,148

HUGH YOUNG, *High Secretary* — GEORGE H. CROWNS, *High Chief Ranger*

HIGH COURT OFFICE, 305 W. Madison St., Chicago 6, Illinois

Openings for Agents

IN SEVERAL GOOD STATES

Complete portfolio popular policies:

Life
Health and Accident
Hospital Expense

Generous commissions and bonus

THE STANDARD LIFE ASSOCIATION

LAWRENCE, KANSAS

FOUNDED 1890

Ben Hur Life Association

Organized 1894

Legal Reserve Life Insurance for Entire Family.

Ritualistic Work, based on Book Ben Hur.

Excellent Territory Open.

If Interested, Write

FIELD DEPARTMENT
BEN HUR LIFE ASSOCIATION
Crawfordsville, Indiana

Safety

When making any investment the first factor to be taken into consideration is SAFETY. That factor with the

Scandinavian American Fraternity

Is Not a Problem with

$134.09 of Assets for Every $100.00 of Liabilities

You'll find our strength satisfies the most discriminating prospect or policyholder.

ELMER ANDERSON, Grand Secretary — ORVIL A. TRANMEL, Grand President

HOME OFFICE: EAU CLAIRE, WISCONSIN

Women's Catholic Order of Foresters

Organized 1891

The Popular Fraternal Insurance Society for Catholic Women

Modern Plans and Certificates to meet every need of its members. Whole Life, 20-Payment Life, 20-Year Endowment, Endowment Age 60. Double Indemnity for accidental death. Juvenile Department offers fine insurance coverage to age 18.

64 Years of Success

JOSEPHINE WEIGL, High Secretary — MARY E. McCULLOUGH, High Chief Ranger

140 N. Dearborn St., Chicago

Building Young America to Be All American

By EDWARD E. "BLUE" HOWELL

•

THIS IS THE STORY of the Boys Sportsmen's Clubs in the Woodmen of the World Life Insurance Society. Mr. Howell is Boys' Activities Director of the Society. This paper was given at a meeting of the Youth Counselors Section of the National Fraternal Congress.

•

WE ARE ALL AWARE of the benefits to be derived from the junior memberships of our organizations. An increase in business, both present and future, is among these benefits; but more important, we think, is the training of youngsters to become adult leaders of whom our fraternals may be justly proud. These boys and girls will be the adults who will represent our societies in the future, just as they will be the citizens who will represent our country. Whether or not they will become good representatives and wise leaders depends upon the training they receive now.

Our Society is making a real effort toward assisting at least part of our youth in becoming truly "All American" in heart, mind and action.

MR. HOWELL

There are those who might say that it is selfish to place America first. Now our country is the first and only real stronghold of democracy, offering a greater degree of personal freedom than any other. Our natural resources are not yet depleted, and apparently the United States is the only hope for a free world. Thus it would seem only sensible to help teach our juniors to be aware of their national heritage, and their responsibilities to their own country first.

Therefore, in an effort to teach these fundamentals, our Society has embarked upon a nation-wide training program for its junior members, ages 8 to 16. Such a program had to have organization, be appealing both to boys and prospective leaders, be an activity that we could support financially, and provide training that would materially assist these young Americans to grow up to be more intelligent citizens, fully aware of their responsibility as well as the tremendous advantage of citizenship in this country.

Here, in brief, is our program that has been so successful for the past four years: Ritualistic work, the safe and efficient method of handling firearms, proper fishing methods and fly-tying, an all-round safety program, and last but not least—sound conservation practices.

Meetings are generally held twice monthly with volunteer, unpaid directors and instructors in charge. Each active member has the opportunity to qualify for participation in annual, competitive outings or encampments. Over 13,000 boys were eligible to participate in such activities this year. Our Society appropriates sufficient funds on a basis of active, good standing membership, to provide food and lodging for these events.

The Woodmen of the World does not claim that its program is a cure-all for all juvenile problems. We are, however, proud of our contribution to thousands of American boys.

It is easy to use words like "citizenship" and "leadership," just as it is easy to talk about "honesty," "loyalty" and "brotherhood." Practical training in these qualities of character is more difficult.

Organization is the first step. Youngsters must be together in order to learn to get along together. Then the most important item becomes interest. Obviously it is impossible to keep a group of active children together and to train them if we cannot hold their interest.

Our Society calls its junior units Sportsmen's Clubs. For these clubs we have been fortunate in obtaining capable and enthusiastic local leadership. I'm sure your organizations have had the same gratifying experience. Our five-point program, we believe, not only interests the boys but makes organization and planning easier for the directors. All points of this program teach sportsmanship, team work and cooperation, and therefore, honesty, loyalty and brotherhood. Through these activities our boys are learning to work and play together. They compete in ritual work, and take pride in the proficiency with which they perform. At the same time they are assimilating all of the character building qualities illustrated by the ritual. The boys become proficient and accurate in markmanship and fishing, learning perseverance and co-operation. In their conservation work they strive for a goal which will be of benefit to all, thus learning selflessness and the value of community spirit and action. Safety is an essential part of all of these activities, and teaches our boys the value of good judgment and of working together and being thoughtful and solicitous of others.

We feel that we are achieving some measure of success, but we must constantly strive for improvement. As fraternals, we are way ahead in the juvenile field, and we want to stay there. Talking about our goals is not enough—we must work, and work in the practical fields of organization, activity and interest. Then we will be able to say that we are truly contributing to the training of our future representatives, leaders and citizens, and are Building Young America to Be All American.

William Penn Fellowship Days

AS IN FORMER YEARS, the Fellowship Days of the William Penn Fraternal Association will be a tremendous event for the membership. With the merger of Rakoczi and Verhovay, forming the William Penn, there is greater membership—approximately 90,000.

This Pittsburgh Society, of which Coloman Revesz is President, will stage the Fellowship Days in Buffalo, N. Y., on May 12th and 13th. Features of the event will be:

1. National Bowling Tournament.
2. National Fellowship Days, with a great banquet at Hotel Statler.
3. National Honeymoon Special, a visit to Niagara Falls.
4. A Chance to visit a Foreign Country—Niagara Falls, Canada.

17th Quadrennial Convention

THE 17th quadrennial convention of the National Fraternal Society of the Deaf was held at Buffalo in August. Grand President Arthur L. Roberts and Grand Secretary-Treasurer I. Stephen Cherry were re-elected.

Among the achievements during the past four years was the transfer from surplus of $350,000 to the mortuary fund, thus eliminating the old 4% business and placing all death benefit funds on a flat 3% basis, the increase of insured women members, and the completion of the new home office building at Oak Park, Ill.

The 1959 convention will be held in Detroit.

SONS OF NORWAY

A fraternal benefit association of men and women of Norwegian birth or descent and their affiliates through marriage. Began in 1895 with 15 members. Today 269 lodges in 18 States, District of Columbia, Alaska and three Canadian Provinces with a total membership of 34,500. Nine adult and four juvenile certificates issued. Assets over $7,000,000. By actuarial valuation, 122% solvency.

Supreme Lodge Office, 1312 W. Lake St.
Minneapolis, Minn.

G. N. SONNESYN, President K. R. ANDRESEN, Secretary

NORTH AMERICAN REASSURANCE COMPANY

REINSURANCE EXCLUSIVELY

LIFE
ACCIDENT
HEALTH

161 East 42nd St. • New York 17, N. Y.

A Member of the National Fraternal Congress of America and the New York Fraternal Congress

POLISH UNION OF AMERICA

BUFFALO, N. Y.

Assets over $3,300,000. Licensed in New York, New Jersey, Pennsylvania, Illinois, Massachusetts, Indiana, Connecticut and Michigan.

STEPHEN P. KOSNIK, *Secretary* WALTER J. LOHR, *President* ALFRED F. WOLINSKI, *Treasurer*

SINCE 1883

Royal League protection has measured up to the best. Insurance for the entire family from Birth to Age 60. Modern Legal Reserve Certificates.

ROYAL LEAGUE
SECURITY • PROTECTION • GOOD FELLOWSHIP

6501 W. Roosevelt Road, Berwyn, Ill.

Ladies Catholic Benevolent Association

Legal Reserve Life Insurance For Women and Children

Ordinary Life: 20 Year Whole Life: 20 Year Endowment: Endowment at Age 60: With Options. All Forms of Juvenile Insurance

ASSETS . . . . . OVER 32 MILLION DOLLARS
BENEFITS PAID . . OVER 71 MILLION DOLLARS

65 Years of Success

MISS KATHERINE STANTON, Supreme President — MISS BERTHA M. LEAVY, Supreme Recorder

305 West Sixth St., Erie, Pa.

Seventieth Anniversary Observed

THE DATE was February 21, 1886—when 13 humble but magnanimous Hungarian coal miners joined together in Hazleton, Pennsylvania, for their mutual protection, thus forming the nucleus of the Verhovay Fraternal Insurance Association, the parent organization of William Penn Fraternal Association.

Yes, from the little acorn the mighty oak grows; from the efforts of a few selfless Magyars has developed the flourishing William Penn Fraternal Association, largest and most widespread of all Hungarian American societies.

Then: 13 members with only a pittance of wealth. Now 90,000 members with assets of $24,000,000.

In the field of Fraternalism, they have through the decades paid out millions of dollars to widows, orphans and members. Have transcended the aforegoing by contributing bountifully from Association, branches and members to the needs of charity and to the succor of other less opulent Hungarian American organizations engaged in altruistic work. Have extended this aid to American social, welfare and charitable groups also.

In all activities have always kept aloof from show for the sake of show, from ulterior motives, from Machiavellian tactics, from the negative which could harm or destroy the positive.

Finally, in peace and in war, as a society and as its members have, collectively and individually, served our country loyally and well, and have fostered the living spirit of true Americanism. For this they have gained the tremendous respect of fellow Americans.

Indeed they have much reason to be proud of their society and membership. In particular, most jubilant for the recent tremendous stride in organization—the Rakoczi-Verhovay merger which brought together two old and great Hungarian American societies to form the new William Penn Fraternal Association.

In the light of all these happy revelations, they sincerely request that members, in attending church services on February 19th or February 26th, raise their hearts prayerfully to God in thanksgiving for the many blessings He has bestowed on the society and in petitioning Him to give divine guidance to its future.

New Gleaner Headquarters

THE National Gleaner Forum prints a picture of the architect's model of the planned new headquarters of the Gleaner Life Insurance Society, Detroit. The present building at 5705 Woodward Ave. has been occupied by the Society since January 1, 1909. The new building will be 16 miles north on Woodward Ave. on a 2½-acre site, but removed from the City of Detroit, where parking facilities and accessibility to members and field force will be greatly improved.

It is anticipated that the new building will create favorable reaction on the part of the public which passes the new site at the rate of 70,000 cars every 24 hours.

1886 - 70th Year - 1956

Protected Home Circle

SHARON, PENNSYLVANIA

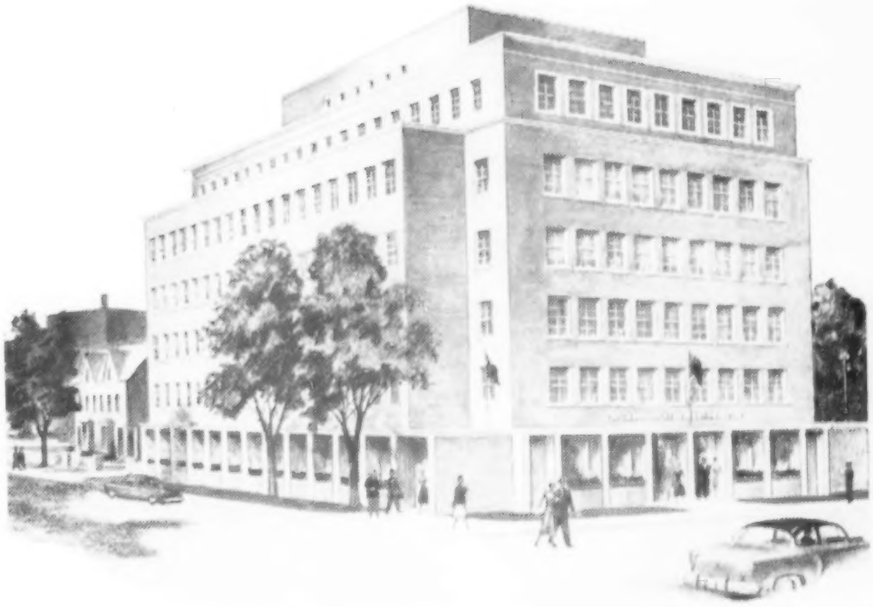
Home Office Building

BENEFITS PAID OVER $55,000,000

A Legal Reserve Fraternal Insurance Society for Men, Women and Children

JOSEPH SPENCER, *President* — **JOSEPH NELSON**, *Secretary*

TANGIBLE EVIDENCE OF I.O.F. VITALITY



THE BRAND NEW headquarters building of the Independent Order of Foresters in Toronto is a solid expression of the confidence with which the order is facing the future. With assets of over 60 million dollars and a membership in excess of 225,000, the I.O.F. is the fastest growing society of its kind in America. The policy of the Order is thus proved to be entirely in harmony with the needs of this modern age, offering, as it does, various fraternal benefits to all who enjoy membership. Firmly entrenched in the fraternal life of America, the I.O.F. looks to the future with great expectations.

Dedicated to Family Security

The INDEPENDENT ORDER of FORESTERS

TORONTO 5, CANADA

UNIVERSITY MICROFILMS
313 N. FIRST ST.
ANN ARBOR, MICH.

ANOTHER EXAMPLE OF THE SPIRIT OF LUTHERAN BROTHERHOOD–

Read what the wife of a Lutheran Brotherhood agent writes . . .

• Taken from a recent letter received from MRS. HERBERT MULLEN, wife of *Agent* MULLEN of Stoughton, Wis., who put $1,002,900 of life insurance in force during 1955.

"I have been asked so many times 'Just how does your husband sell so much insurance?'

"My answer is simply this: 'He is sold 100% on this product of Lutheran Brotherhood and what it can do for his fellowman . . . He isn't so much concerned what his policyholders think of him today but what they will think of him in 5 or 10 years -- or even 15 and 20 years from now.' "

• Thank you, Mrs. Mullen, for helping to interpret the spirit of LUTHERAN BROTHERHOOD. This spirit of interest and concern for one's fellowman is dominant throughout the entire LUTHERAN BROTHERHOOD family.

Many of our friends say that's the reason they like to do business with us.

Lutheran Brotherhood

Living Benefits for Lutherans through Life Insurance

•

CARL F. GRANRUD, President
701 Second Avenue So. • Minneapolis 2, Minn.